

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Jeremie M. Thomas
Debtor

Case No. 20-03254-HWV
Chapter 13

District/off: 0314-1
Date Rcvd: Apr 16, 2025

User: AutoDocke
Form ID: 3180W

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Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2025:

Recip ID	Recipient Name and Address
db	#+ Jeremie M. Thomas, 5551 Illinois Ave NW, Washington, DC 20011-2924
5372441	+ Barrington Bank/wintru, 9700 Higgins Avenue, Rosemont, IL 60018-4796
5394980	+ Carlson Dash LLC - Attn: Kurt Carlson, 216 S. Jefferson Street, Suite 504, Chicago, IL 60661-5698
5372442	+ Donna L. Suereth, 3170 Starlight Dr., York, PA 17402-9238
5372443	+ Home Dream Realty and Property Mana, 754 Warrenton Road, Suite 113 #242, Fredericksburg, VA 22406-1098
5394981	+ Wintrust Mortgage, Carlson Dash LLC - Attn: Kurt Carlson, 216 S. Jefferson Street, Suite 504, Chicago, IL 60661-5698
5573281	+ Wintrust Mortgage, a division, c/o Roger Fay, Esquire, Albertelli Law, 14000 Commerce Parkway, Suite H, Mount Laurel, NJ 08054-2242

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/PDF: resurgentbknotifications@resurgent.com	Apr 16 2025 18:49:33	Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
cr	+ Email/Text: nsm_bk_notices@mrc cooper.com	Apr 16 2025 18:51:00	Wintrust Mortgage, a division of Barrington Bank &, P.O. Box 619096, Dallas, TX 75261-9096
5372448	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Apr 16 2025 18:51:00	Bureau of Employer Tax Operations, PO Box 68568, Harrisburg, PA 17106
5372449	EDI: IRS.COM	Apr 16 2025 22:45:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
5372444	+ Email/Text: nsm_bk_notices@mrc cooper.com	Apr 16 2025 18:51:00	Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
5384395	+ Email/Text: nsm_bk_notices@mrc cooper.com	Apr 16 2025 18:51:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
5372452	EDI: PENNDEPTREV	Apr 16 2025 22:45:00	PA Department of Revenue, Department 280946, Attn:Bankruptcy, Harrisburg, PA 17128-0946
5372450	Email/Text: fesbank@attorneygeneral.gov	Apr 16 2025 18:51:00	Office of Attorney General, Financial Enforcement, Section, Stra, Harrisburg, PA 17120
5384765	+ Email/PDF: SoFiBKNotifications@resurgent.com	Apr 16 2025 18:49:15	SoFi Lending Corp, 2750 E Cottonwood Pkwy Suite 300, Salt Lake City, UT 84121-7285
5372445	+ Email/PDF: SoFiBKNotifications@resurgent.com	Apr 16 2025 18:49:40	Sofi Lending Corp, Attn: Bankruptcy, 375 Healdsburg Avenue Suite 280, Healdsburg, CA 95448-4151
5372451	Email/Text: TAX-CTS-Eastern.BankruptcyMail@usdoj.gov	Apr 16 2025 18:51:00	U.S. Department of Justice, PO Box 227, Ben Franklin Station, Washington, DC 20044
5372446	EDI: USAA.COM	Apr 16 2025 22:44:00	USAA Federal Savings Bank, Pob 47504, San Antonio, TX 78265

5376216	+ Email/Text: RASEBN@raslg.com	Apr 16 2025 18:51:00	USAA Federal Savings Bank, Robertson, Anschutz, Schneid & Crane LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
5372453	^ MEBN	Apr 16 2025 18:47:35	United States Attorney, PO Box 11754, Harrisburg, PA 17108-1754
5372447	+ Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Apr 16 2025 19:01:50	Wells Fargo Bank NA, Mac F823f-02f, Po Box 10438, Des Moines, IA 50306-0438
5375026	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Apr 16 2025 19:01:19	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
5511045	+ Email/Text: nsm_bk_notices@mrc cooper.com	Apr 16 2025 18:51:00	Wintrust Mortgage, P.O. Box 619096, Dallas, TX 75261-9096
5511046	+ Email/Text: nsm_bk_notices@mrc cooper.com	Apr 16 2025 18:51:00	Wintrust Mortgage, P.O. Box 619096, Dallas, TX 75261-9741, Wintrust Mortgage, P.O. Box 619096, Dallas, TX 75261-9096
5674623	+ Email/Text: nsm_bk_notices@mrc cooper.com	Apr 16 2025 18:51:00	Wintrust Mortgage, a division of Barrington Bank, c/o Nationstar Mortgage LLC, ATTN: Bankruptcy Department, PO Box 619096, Dallas, TX 75261-9096

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Wintrust Mortgage, a Division of Barrington Bank a
5394978		Wintrust Mortgage, a division of Barrington Bank &

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 18, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 16, 2025 at the address(es) listed below:

Name	Email Address
Christopher A DeNardo	on behalf of Creditor Wintrust Mortgage a division of Barrington Bank & Trust Company, N.A. logsecf@logs.com, cistewart@logs.com
Denise E. Carlon	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER bkgroup@kmllawgroup.com bkgroup@kmllawgroup.com
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com

District/off: 0314-1

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John Matthew Hyams

on behalf of Debtor 1 Jeremie M. Thomas jmh@johnhyamslaw.com
acb@johnhyamslaw.com;dlh@johnhyamslaw.com;cne@johnhyamslaw.com;alr@johnhyamslaw.com;hyamsjr90415@notify.best
case.com

Roger Fay

on behalf of Creditor Wintrust Mortgage a division of Barrington Bank & Trust Company, N.A. rffay@alaw.net

Ryan Starks

on behalf of Creditor Wintrust Mortgage a division of Barrington Bank & Trust Company, N.A. ryan.starks@brockandscott.com,
wbecf@brockandscott.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1	Jeremie M. Thomas	Social Security number or ITIN xxx-xx-4366
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____
		EIN _____
United States Bankruptcy Court Middle District of Pennsylvania		
Case number: 1:20-bk-03254-HWV		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jeremie M. Thomas

By the court:4/16/25

Henry W. Van Eck, Chief Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.